



ThirdLine

THIRDLINE GUIDE

10 Steps to Efficiently Monitor Your P-Card Program

A practical guide for P-Card Administrators, Purchasing Card Coordinators, and Procurement Directors who want cleaner oversight, less document chasing, and a stronger case for program growth.

Real-time visibility

Automated exception handling

Department dashboards

Program growth with confidence

Efficient monitoring is not about making the program harder to use. It is about making the program easier to trust, easier to scale, and easier to defend when leadership, auditors, or the public ask questions.



INTRODUCTION

Why this guide exists

P-Cards were created to make low-dollar purchasing faster and more practical than routing every small transaction through a purchase order. When the program is healthy, that speed becomes a real advantage for departments, procurement, and finance.

But many public-sector programs are still managed through a patchwork of monthly statements, email requests, shared drives, scanned receipts, and spreadsheet follow-up. Across ThirdLine's recent P-Card research, mature programs often process tens of thousands of transactions per year and are still supported by one administrator or a very small team. At that scale, manual monitoring is not just frustrating - it is structurally incomplete.

That is why the target state for program owners is changing. The goal is no longer to manually touch every transaction after month-end. The goal is to centralize the data, automate the routine checks, route the right questions to the right people quickly, and keep a clean record of what was reviewed and what happened next.

This guide outlines 10 practical steps to help P-Card administrators and procurement directors build a monitoring process that runs quietly in the background, surfaces real risk early, and creates the confidence needed to expand the program responsibly.

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Signs of a Healthy P-Card Program

A well-run P-Card program runs quietly in the background. Transactions flow, cards get used, and the administrator has time to focus on expansion rather than chasing paper.

Real-Time Data Visibility

Transactions, receipts, approvals, and cardholder data live in one place - not scattered across statements, emails, and shared drives.

Clear Spend Patterns

Program administrators and department leaders can see who is spending where, and trends are easy to spot without rebuilding reports.

Automated Exception Handling

Routine checks like split purchases, MCC restrictions, one-time vendor flags, and weekend activity happen without manual effort.

Confident Expansion

When controls work, it becomes easier to justify wider card distribution, practical limit increases, and new use cases.

WHY EFFICIENT MONITORING MATTERS

Time Back for Strategy

Automated reconciliation frees up administrators to focus on program expansion, supplier acceptance, and rebate optimization.

Better Spend Visibility

Finance and department leaders get a clearer picture of spending patterns without having to ask for ad hoc reports.

Proactive Program Management

Issues surface early, when they are still easy to address with a quick conversation, coaching note, or correction.

A Stronger Case for Growth

Clean data and clear oversight make it easier to get leadership buy-in for higher limits, broader adoption, and modern workflows.

Supplier and Cardholder Confidence

A well-monitored program builds trust across the organization because expectations, exceptions, and follow-up all become clearer.

Public Trust Protection

Government P-Card problems do not stay internal for long. A healthy monitoring process helps you catch issues before they become headlines.

AUDIENCE

Who this guide is for

P-Card Administrators & Program Managers

Often a team of one, responsible for issuing cards, collecting receipts, managing approvals, answering questions, and keeping the program audit-ready without becoming the receipt police.

Procurement Directors & Purchasing Leaders

Focused on supplier strategy, policy consistency, rebate capture, and expanding the program safely across departments.

Finance Operations & AP Partners

Who need cleaner documentation, fewer month-end surprises, and a better handoff between card activity and ERP postings.

Department Managers

Who become better partners when they can see their own activity, aging items, and exception trends.

Why public trust belongs in your monitoring design

P-Card misuse is not theoretical. It regularly shows up in official investigations and audit findings because charges can blend into routine activity long enough to avoid quick detection.

Glynn County, Georgia [1]

A former Public Works supervisor was sentenced to prison and ordered to repay more than \$422,000 after investigators found fraudulent government purchasing card activity and payments to a fictitious company he controlled.

Official source: U.S. Attorney's Office, Southern District of Georgia

Georgia Bureau of Investigation [2]

A former GBI inspector used government purchasing cards for more than 325 unauthorized personal purchases totaling over \$60,000 and submitted altered receipts to conceal the activity.

Official source: U.S. Attorney's Office, Northern District of Georgia

SEPTA, Pennsylvania [3]

DOJ alleged that managers and vendors exploited SEPTA procurement cards through bribery and false billing, including charges for items not actually provided.

Official source: U.S. Attorney's Office, Eastern District of Pennsylvania

Centralize Your P-Card Data

The Problem

Transactions, receipts, approvals, statement signoffs, and cardholder settings often live in different systems. That forces the program administrator to reconcile manually and turns every question into a document hunt.

When data is fragmented, month-end review gets slower, exception counts become harder to trust, and leadership loses visibility into what is actually happening.

Recommended Action

Build one continuous repository or review layer that combines bank transactions, ERP coding, receipt metadata, approvals, statement cycles, and the cardholder master. One source of truth means faster reconciliation and easier reporting.

- Connect bank feeds, ERP postings, receipt records, approver details, and cardholder setup.
- Preserve stable transaction IDs, statement dates, department, MCC, merchant, and reviewer fields.
- Update the repository daily or near real time so issues surface while the context is still fresh.
- Make the same data visible to program administration, procurement, AP, and department leaders.

Bank feed

Transactions and statement cycle

Receipt capture

Images, upload status, business purpose

Approvals

Cardholder, supervisor, department signoff

ERP posting

GL coding, department, PO linkage

Review queue

Flags, notes, dispositions, follow-up

Automate Standard Analytics and Flags

The Problem

Too many programs still spend skilled time doing the first pass manually: scanning statements, looking for weekend activity, eyeballing merchants, and comparing receipts one by one.

That work is repetitive, inconsistent, and hard to sustain when transaction counts rise.

Recommended Action

Set up automated checks for common patterns like split transactions, restricted MCCs, one-time payments, weekend purchases, sales tax, forced-through transactions, and missing receipt indicators. Let the system do the first pass so people can focus on the exceptions.

- Start with a core rule library that covers the most common compliance and misuse patterns.
- Run the checks daily, weekly, or by statement cycle depending on how quickly you want issues surfaced.
- Separate informational flags from higher-risk flags so reviewers are not overwhelmed.
- Review false positives monthly and tune thresholds so trust in the monitoring process grows over time.

Good monitoring feels lighter, not heavier.

Automation should remove the need to inspect every clean transaction while still preserving visibility into the handful that deserve attention.

Build a "Living" P-Card Policy

The Problem

Many P-Card policies exist only as PDFs, binders, or implied expectations. Reviewers interpret them differently, and cardholders do not always know which rules are actively being checked.

That is how policies drift away from daily operations.

Recommended Action

Connect each policy rule to a corresponding analytic, threshold, or exception check. When policy and monitoring speak the same language, every flag has meaning and the program becomes easier to explain, train, and enforce.

- Map rules for split purchases, sales tax, receipt timing, signoff timing, shipping location, merchant restrictions, and approval requirements.
- Document the field or evidence needed to test each rule consistently.
- Review the policy-to-test matrix quarterly as limits, thresholds, or use cases change.
- Use the same matrix in training so cardholders understand how the rules will actually show up in review.

Policy rule	Analytic or exception check	Expected action
No split purchases to avoid thresholds	Same vendor, same day, same cardholder, threshold proximity	Request explanation, confirm business need, escalate if pattern repeats
Receipts and coding due promptly	Missing receipt status + aging since transaction date	Automated reminder to cardholder, then supervisor if overdue
Restricted merchant categories not allowed	MCC restriction + keyword library	Immediate review and documented disposition

Create Smart Alerts for Department Managers and Cardholders

The Problem

Without structured alerts, the program administrator becomes the receipt police - sending one-off emails, waiting for replies, and manually tracking who owes what.

The delay is not just annoying. It breaks accountability because the question reaches the cardholder too late.

Recommended Action

Automate notifications that request context directly from the cardholder or department lead when something needs a second look. Keep the conversation moving without turning every issue into manual outreach.

- Send the cardholder the exact transaction, reason for the flag, and what is needed next.
- Escalate aging issues to supervisors or department managers automatically.
- Use manager digests to surface repeated missing receipts, overdue signoffs, or unusual activity by team.
- Distinguish between gentle reminders and urgent alerts so users know what truly needs attention.

Smart alerts make accountability local.

The best follow-up happens when the question is routed quickly to the person who can explain the transaction, not buried in a spreadsheet owned by one administrator.

Assign Risk Scores to Transactions

The Problem

Not every exception deserves the same attention. A missing receipt for a low-dollar office supply purchase is not the same as a threshold-adjacent weekend transaction at a restricted merchant.

If all flags are treated equally, reviewers either drown in noise or start ignoring the system altogether.

Recommended Action

Weight your analytics so every transaction receives a risk score. Focus attention on the handful that need it - not every single line item.

- Combine factors such as amount, merchant risk, timing, repeated behavior, missing documentation, and forced approvals.
- Use risk thresholds to create a daily or weekly worklist for the program administrator and procurement team.
- Review scores at the transaction, vendor, cardholder, and department level to find broader patterns.
- Document the scoring logic so the process stays explainable and can be refined over time.

High amount

Higher dollar values should raise the review priority.

Behavioral repeat

Repeat exceptions often matter more than one isolated miss.

Merchant risk

Restricted or unusual merchants deserve faster scrutiny.

Filter by What Matters to You

The Problem

A single static report rarely helps everyone. Procurement leaders want category and vendor views. Program administrators want unresolved exceptions. Department managers want only their own cardholders.

When the only option is one giant export, the data is technically available but practically unusable.

Recommended Action

Slice the data by vendor, employee, department, statement cycle, analytic type, review status, and date range. Different stakeholders need different views, and flexible filtering makes that easy.

- Give the P-Card administrator an open-issues queue.
- Give procurement leadership category, merchant, and supplier concentration views.
- Give department managers a filtered view of only their own transactions and aging items.
- Save filtered views for recurring monthly conversations and standard reporting packs.

Flexible filters turn monitoring into a shared process.

Once each stakeholder sees the slice that matters to them, ownership starts to spread beyond one central reviewer.

Visualize Spend at the Department Level

The Problem

Department leaders cannot help improve the program if they cannot see how their own cardholders are using it. Centralized oversight without shared visibility becomes reactive and political.

It also makes expansion harder because leadership hears about the program only when something goes wrong.

Recommended Action

Give department managers dashboards that show their own activity. When leaders can see their own data, they become partners in oversight rather than passive recipients of exception emails.

- Show spend by cardholder, vendor, category, and statement cycle.
- Highlight exception rate, missing receipts, overdue approvals, and repeat issues by department.
- Use simple visuals that help managers spot changes at a glance without needing analyst support.
- Review department-level trends regularly so coaching happens before problems grow.

\$184K

Department spend

4.2%

Exception rate

9

Missing receipts

3 days

Average closeout lag

Track Trends, Not Just Transactions

The Problem

Line-item review is necessary, but it does not tell the full story. Programs miss opportunities when they only ask whether one transaction was compliant instead of whether a broader purchasing pattern is forming.

That means missed chances to consolidate spend, improve supplier acceptance, adjust limits, or strengthen contracts.

Recommended Action

Look at patterns over time - spend by vendor, department, cardholder, category, and merchant type - to spot opportunities for negotiation, consolidation, and program expansion.

- Identify vendors with growing card volume that may justify supplier enablement or negotiated terms.
- Look for seasonal spikes, repeated last-minute purchases, or chronic threshold-adjacent behavior.
- Compare department exception trends to find where training or policy clarification is needed most.
- Use trend views to support rebate strategy and to decide where additional cards or higher limits make sense.

Transactions tell you what happened.

Trends tell you whether the program is maturing, drifting, or ready to grow.

Document Review Decisions in One Place

The Problem

Notes, emails, screenshots, and reimbursements often live in different places. That makes it difficult to prove what was reviewed, who responded, whether an issue was resolved, and whether the same behavior is happening again.

It also wastes time because reviewers keep recreating context that already existed once before.

Recommended Action

Record review notes and outcomes alongside the transaction. Future-you - and any auditor - will appreciate the trail.

- Capture disposition status such as compliant, needs follow-up, reimbursed, coached, or policy exception.
- Attach notes, supporting files, and the communication trail to the exact transaction.
- Record who reviewed the item, when it was touched, and when it was resolved.
- Use the same record to identify repeat issues by cardholder, department, merchant, or policy type.

A system of record reduces rework.

When review decisions live with the transaction, you stop rebuilding the story every time leadership or audit asks what happened.

Use Metrics to Tell the Program's Story

The Problem

Leadership often hears about the P-Card program only when there is an exception, a complaint, or a fraud scare. That makes the program feel risky even when most activity is clean.

Without metrics, it is hard to show improvement, justify expansion, or prove that the program is being managed intentionally.

Recommended Action

Publish regular reporting on program health - spend volume, exception rates, cycle time, rebate capture, supplier adoption, and review throughput - so leadership sees the full picture instead of isolated anecdotes.

- Track spend by department, vendor, and cardholder along with transaction volume and average ticket size.
- Measure closeout speed, missing receipt rate, overdue approval rate, and repeat exception reduction.
- Report how much activity was covered by automated analytics and how quickly high-risk items were reviewed.
- Use the metrics pack to support expansion requests, policy updates, and procurement strategy conversations.

Exception rate

Are controls getting cleaner or noisier over time?

Cycle time

How many days does statement closeout actually take?

Rebate capture

Is program growth translating into financial value?

Supplier adoption

Where is card usage consolidating or expanding?

Review throughput

Are high-risk items being cleared quickly enough?

Repeat issues

Is coaching reducing recurring exceptions?

CONCLUSION

Conclusion & Next Steps

Efficient P-Card monitoring is not about adding friction. It is about replacing document chasing, spreadsheet triage, and late surprises with a process that is visible, explainable, and built for growth.

The 10 steps in this guide are designed to help program administrators and procurement leaders move in a practical sequence: centralize the data, automate the routine checks, push accountability outward through alerts and dashboards, then use metrics to show leadership that the program is healthy enough to expand.

Ready to take the next step?

Use this checklist to move from concept to execution:

- Map your current-state process from transaction feed to final signoff.
- Choose the first 5 to 10 analytics that will save the most effort or surface the clearest risk.
- Define who receives cardholder alerts, manager alerts, and leadership dashboards.
- Pilot the workflow with one department or statement cycle, then scale.

How ThirdLine can help

- Assess your workflow and recommend a practical monitoring roadmap
- Automate routine checks, queues, dashboards, and documented dispositions

PRODUCT PREVIEW

The screenshot displays the ThirdLine dashboard interface. At the top, there are filters for 'Invoices' (Dataset), 'Date Range' (Jul 1 - Apr 20), 'Search' (Vendor or employee), and 'Controls' (All control analytics). Below these are four summary cards: 'Control Failures' (14 unresolved transactions), 'High-Risk Transactions' (0, Risk score > 2.5), 'Total Invoices' (15 in selected period), and 'Total Dollars' (\$904,405 amount sum). A table below shows a list of control failures, with two entries for 'Community Electric Group' flagged for 'Unpaid invoices over threshold'. Each entry includes details like amount, created by, invoice entry date, invoice #, PO #, and invoice description.

ThirdLine's review queue helps teams filter flagged analytics, inspect transactions, and document outcomes in one place.



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